

5

**ABSTRACT**

A online method and system by which a sender can order and have delivered to a recipient a printed greeting message having a negotiable payment instrument included therewith or attached thereto is disclosed. The method enables the sender to pre-select the basic format of the greeting message based on the occasion for sending the greeting message and payment instrument. Based on the occasion, the system suggests a graphic and message that can be included in the greeting message. The sender can accept the suggested graphic and message or customize one or both. The sender also selects the amount of the payment instrument and pays for the cost of the payment instrument and other related fees and charges using online methods. Once payment authorization has been received, the greeting message and payment instrument are printed using known printing techniques, inserted into an envelope, and mailed to the recipient.

20